

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Robina J Watkins

Debtor(s)

Case No. 09 B 35405

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/24/2009.
- 2) The plan was confirmed on 12/07/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 06/10/2013.
- 6) Number of months from filing to last payment: 45.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$11,752.18.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$38,082.05
Less amount refunded to debtor	\$1,076.10

NET RECEIPTS: \$37,005.95

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,010.52
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,848.09
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,858.61

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA Checkmate LLC	Unsecured	2,137.64	1,239.97	1,239.97	1,119.97	0.00
Academy Collection Service	Unsecured	523.01	NA	NA	0.00	0.00
Advance America	Unsecured	1,094.87	NA	NA	0.00	0.00
BAC Home Loan Servicing LP	Secured	156,386.72	NA	NA	0.00	0.00
Brother Loan & Finance	Unsecured	975.06	495.86	495.86	495.86	0.00
Capital One	Unsecured	2,500.25	2,523.98	2,523.98	2,523.98	0.00
CorTrust Bank	Unsecured	236.72	NA	NA	0.00	0.00
Devon Financial Services Inc	Unsecured	397.77	NA	NA	0.00	0.00
First Cash Advance	Unsecured	NA	696.00	696.00	696.00	0.00
Internal Revenue Service	Unsecured	NA	37.99	37.99	37.99	0.00
Internal Revenue Service	Priority	1,710.55	1,665.01	1,665.01	1,665.01	0.00
Jefferson Capital Systems LLC	Unsecured	421.46	421.46	421.46	421.46	0.00
Loan Machine	Unsecured	NA	940.45	940.45	940.45	0.00
Loan Machine	Unsecured	2,646.05	NA	NA	0.00	0.00
Norwest Capital Investment	Unsecured	894.68	1,439.57	1,439.57	1,439.57	0.00
Nuvell Credit Company LLC	Unsecured	NA	599.60	599.60	599.60	0.00
Nuvell Credit Company LLC	Secured	12,041.00	12,640.60	12,041.00	12,041.00	739.54
One Iron Ventures	Unsecured	1,560.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	4,152.37	4,152.37	4,152.37	4,152.37	0.00
Premier Bankcard	Unsecured	550.00	523.01	523.01	523.01	0.00
Receivables Performance	Unsecured	1,484.51	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	729.01	1,605.91	1,605.91	1,605.91	0.00
Resurgent Capital Services	Unsecured	NA	1,547.58	1,547.58	1,547.58	0.00
SIR Finance Corporation	Unsecured	1,292.00	1,116.00	1,116.00	1,116.00	0.00
Sun Cash Of WI	Unsecured	370.05	NA	NA	0.00	0.00
The Payday Loan Store	Unsecured	2,837.16	NA	NA	0.00	0.00
Wyndham Vacation Resorts Inc	Unsecured	NA	482.04	482.04	482.04	0.00
Wyndham Vacation Resorts Inc	Unsecured	NA	482.04	482.04	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$12,041.00	\$12,041.00	\$739.54
TOTAL SECURED:	\$12,041.00	\$12,041.00	\$739.54
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,665.01	\$1,665.01	\$0.00
TOTAL PRIORITY:	\$1,665.01	\$1,665.01	\$0.00
GENERAL UNSECURED PAYMENTS:	\$18,303.83	\$17,701.79	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,858.61</u>	
Disbursements to Creditors	<u>\$32,147.34</u>	
TOTAL DISBURSEMENTS :		<u>\$37,005.95</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.